

Easy on the Customers

By Craig Kitch

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I have two banks that I do business with. One is a small town bank and the other is a large urban bank with multiple locations. I use the latter one for business because it is convenient to my office in Nashville. The small town bank is warm and friendly and they know me when I walk in the door. The larger bank has so many customers they deal with daily that there is no way anyone could expect the same kind of relationship there. That having been said, the larger bank should have the capacity to offer more services than the small town bank; the operative word here is “should”.

I stopped by the “Big City Bank” to cash a couple of checks. Both checks were for less than \$50 and were drawn on that bank. I endorsed the checks, attached my driver’s license for identity purposes and waited my turn at the drive through. The first words from the teller were: “Are you a customer of this bank?” I replied that I was and was then asked for my account number. I explained that I did not have my checkbook with me (and I have not made a habit out of memorizing bank account numbers) but gave her the name of my business and pointed out that the checks I was cashing were drawn on this bank. “That does not matter, sir, I need to verify your account”, she said.

Apparently the only other way she could pull up my account was with my social security number, which I am not eager to blurt out over a loud speaker. Once my account was found, she did me the *favor* of writing my account number on a card for me to carry in my wallet for the next time I needed to cash a check. My takeaway from this little episode was that the bank had formulated a system that worked best for them but not for the customer. And the customer will just have to work a little harder to play by their rules.

As I drove away, still miffed about the situation, I had to ask myself: “How easy am I to do business with?” Am I treating my customers the way I want to be treated? As we run our businesses and do our jobs, we are always being pressed to find a faster, better, cheaper way. I am a big fan of faster, better and cheaper as long as we don’t torture the customer in the process. In today’s fast-paced world, being “easy to use” is probably one of the single greatest services we can offer.

Southwest Airlines became the most profitable air carrier in the nation by being easy to use. By comparison, how enjoyable was the last time you called technical support for your computer or cell phone? I challenge you to step into your customer’s shoes and view your company from their perspective. Are you making their life easier or are you creating hurdles for them in the course of doing business with you? ***There is a reason why the Ipod only has one button.***